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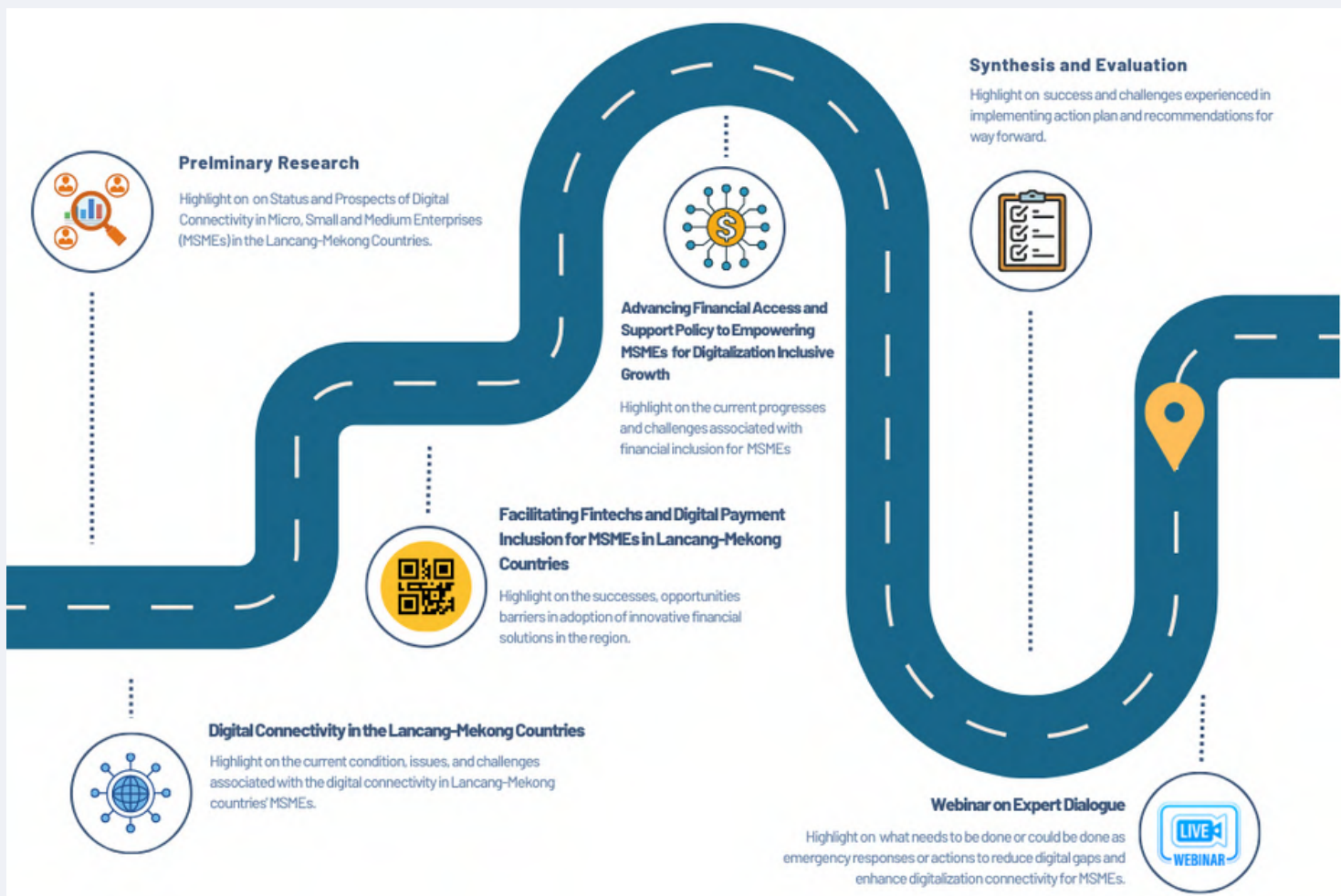
# FOSTERING DIGITAL CONNECTIVITY IN THE LANCANG-MEKONG COUNTRIES

PREPARED BY  
Mekong Institute



# Project Completion Report

October 2021 – January 2023







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# Table of Contents

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**5**      **Acknowledgements**

---

**6**      **Executive Summary**

---

**7**      **Abbreviations and Acronyms**

---

**10**      **Part I: Project Introduction**

---

**27**      **Part II: Program Evaluation**

---

**30**      **Part III: Good Practices and Challenges**

---

**33**      **Part IV: Conclusion and Recommendations**

---

**35**      **Appendixes**

# Acknowledgements

We gratefully acknowledge the contributions of the numerous individuals and organizations involved in this project, which is an outcome of the collaborative effort between the Government of the People's Republic of China (P.R. China) and Mekong Institute (MI). In this regard, we convey our utmost appreciation to the financial support provided by the Government of the People's Republic of China for making this project happen.

We would like to express our special thanks to the participants from the six Lancang-Mekong countries who actively participated in the different components of the project. The success of the project comes from their commitments to the activities, particularly conducting the meaningful action plans. Our sincere appreciation also goes to the MI internal and external resource persons for providing technical expertise and sharing knowledge and best practices on different workshop sessions.

We hope this project will provide impetus to contribute into a sustainable path towards improving regional development cooperation and integration through advancing digital connectivity.

Mekong Institute  
January 2023

# Executive Summary

Mekong Institute (MI) successfully concluded project on 'Fostering Digital Connectivity in the Lancang-Mekong Countries' from October 2021-December 2022. Two hundred forty-seven participants from Lancang-Mekong countries including Cambodia, P.R. China, Lao PDR, Myanmar, Thailand and Vietnam (CCLMTV) attended the capacity building program and webinar, with all of them coming from both public and private sector. At the workshops, experience and well-known experts from international, regional and national organizations shared their knowledge on digital initiatives for MSMEs, key development of fintech development transforming the financial landscape, digital tech tools/platform, and powering digital payment in MSMEs.

As a major output of project, participants completed a total of 6 group action plans (APs) for implementation in their respective countries for digital connectivity. The formulated group APs, which included organizing national workshop in each country. The six action plans will serve as platforms for the broader transfer of knowledge to local people and foster collaborations between public and private sectors on MSME's digitalization in respective countries.

The organizing team also conducted program evaluation. Regarding project design and contents, with average rating of 4.37, participants rated that the program mostly met participants' expectations. Especially, participants reported that 'Action Plan was effective' and provided opportunities to tap on digital transformation as urgent needs for MSMEs in this pandemic era. Overall, participants were highly satisfied with the training program, with the average rating of 4.21.

# Abbreviations and Acronyms

APs	Action Plans
ASEAN	Association of Southeast Asian Nations
CCLMTV	Cambodia, China, Lao PDR, Myanmar, Thailand and Viet Nam
ERIA	Economic Research Institute for ASEAN and East Asia
Fintech	Financial Technology
ITU	The International Telecommunication Union
LM	Lancang-Mekong
LMC	Lancang-Mekong Cooperation
MI	Mekong Institute
MSMEs	Micro, Small, and Medium Enterprises
P. R. China	The People's Republic of China
SDGs	Sustainable Development Goals
S&E	Synthesis and Evaluation
UIBE	University of International Business and Economics
UNCDF	The United Nations Capital Development Fund
UNOSS	The United Nations Office for South-South Cooperation

# This report includes four parts.

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## 01

### **Part I: Introduction**

Part I introduces the project design and implementation including background, objectives, activities.

## 02

### **Part II: Program Evaluation**

Part II refers to program evaluation revealing the implementation results on activity, output and, outcome levels.

## 03

### **Part III: Good Practices and Challenges**

Part III provides the conclusion, best practices and lessons learned from the perspective of project implementation.

## 04

### **Part IV: Conclusion and Recommendations**

Part IV summarizes the recommendations and needs for digital connectivity for MSMEs in CCLMTV countries.

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# Message from Our Development Partner

The world is undergoing momentous changes of a scale unseen in a century. In the context of the new technological revolution and industrial transformation and the deep reconstruction of the global industrial and supply chain catalyzed by COVID-19 pandemic, digital economy is booming as a new tide of our time. It has become a key driving force to reorganize the factors and resources of production, reshape the global economic structure, and revitalize world economic growth.

Sub-regional countries, including P. R. China, face the common task of realizing sustainable development and recovery. MI project on digital connectivity funded by P.R. China to firmly seize the digital opportunities to promote digital connectivity and digital economy and deepen the integration of MSMEs and other sectors into the digital age.

This project contributed to advancing the digital economy development and the digital transformation of MSMEs in sub-regional countries. Importantly, it also builds the audience's trust and confidence in the organization.

“

*P. R. China will strengthen the joint efforts with its sub-regional partners to advance high-quality Belt and Road Initiative cooperation and Lancang-Mekong Cooperation and to promote digital transformation of MSMEs and digital connectivity in the sub-region.*

”



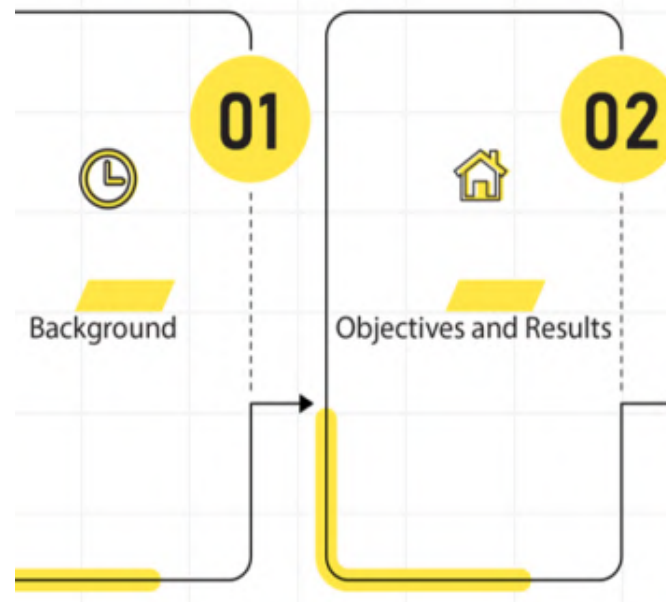
Mr. Ke Yousheng, the Permanent Representative of the People's Republic of China to UNESCAP and MI Steering Committee Member for P. R. China

# Part I: Project Introduction



# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.1 Introduction



**T**he COVID-19 pandemic has widened the digital gap in Lancang-Mekong (LM) countries, creating an urgent need for day-to-day technology, with digital connectivity and digital platforms emerging as critical drivers to connect Micro, Small, and Medium Enterprises (MSMEs) in LM countries to domestic and global markets. MSMEs in Cambodia, Lao PDR, Myanmar, Vietnam, and Thailand face several challenges that delay their adoption of technology and digital tools, including limited knowledge about available technologies and their applications. One of the challenges in MSMEs sectors caused by the pandemic crisis is a rapid shift towards electronic services and digital payment systems across all businesses. Many are related to enhancing cross-country trade and collaboration. Regional cooperation can make digital technology more affordable by enabling quality infrastructure and cross-border connectivity. As one of the mechanisms, the Lancang-Mekong Cooperation (LMC) has played an essential role in enhancing the overarching efforts towards development in the region through connectivity tools, and digital transformation brings new tools such as 'digital connectivity' to provide opportunities for the region to cope with the current crisis and overcome longer-term development challenges.

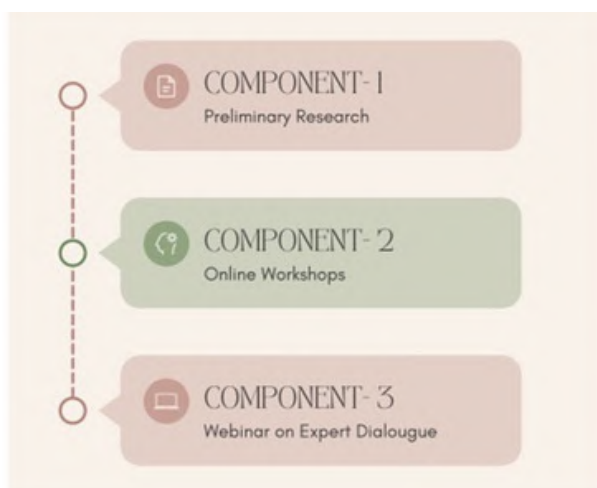
With that, there is an urging to upgrade MSMEs and other stakeholders in better utilizing and realizing the transformational potentials of digital connectivity for the SDGs, and this will be best achieved when governments, the private sector, civil society, and other stakeholders work towards a common goal to narrow the digital gaps and create a more inclusive development as a part of pandemic recovery support.

To accompany the use of digital services and innovative technologies in MSMEs, in the support of the Government of the People's Republic of China (P. R. China), Mekong Institute (MI) implemented a project on "Fostering Digital Connectivity in the Lancang-Mekong Countries" between October 2021 and January 2023. It aimed to identify challenges and opportunities, share experiences on digital connectivity in the MSMEs sector, and enhance the key stakeholders' capacity by introducing digital platforms, with a focus on successful experiences in applied digital technologies for sharing among Lancang-Mekong (LM) countries in the links of digital connectivity that contribute to Sustainable Development Goals (SDGs) and LMC.



# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.2 Project Components and Activities



The components of the project were divided into three:

- Component 1: Preliminary Research
- Component 2: Online Workshops
- Component 3: Webinar on Expert Dialogue

Along the initiative's three components (preliminary research, online workshops, and expert dialogue), a series of online workshops were organized with a focus on experience sharing and specific topics to raise awareness of the existence of these digital solutions and demonstrate how governments can effectively support MSMEs in leveraging digital services. Finally, an expert dialogue was held to determine what needs to be done as emergency responses or actions to reduce digital gaps and enhance digitalization connectivity for MSMEs, as well as to identify potential future actions to facilitate regional cooperation and advance the SDGs despite the pandemic in the Lancang-Mekong countries.

### COMPONENTS ACTIVITIES

- 1 Preliminary Research**  
 To conduct an evidence-based data in order to gain better understanding of the current state, issues, and challenges of digital connectivity in the Lancang-Mekong countries' MSMEs.
- 2 Online Workshops**  
 Based on the outputs of the preliminary research, the online workshop series will be tailored and conducted to equipping and promoting digital connectivity for MSMEs in Lancang-Mekong countries.
  - 1 Let's Know You: Digital Connectivity in the Lancang-Mekong Countries
  - 2 Let's Discover: Facilitating Fintechs and Digital Payment Inclusion for MSMEs in Lancang-Mekong Countries
  - 3 Let's Do It: Financial Access and Support Policy to Empowering MSMEs in Lancang-Mekong Countries
  - 4 Let's Share it: Report of Action Plan Implementation
- 3 Webinar on Expert Dialogue**  
 This is the 'let's communicate module', to determine what needs to be done or could be done as emergency responses or actions to reduce digital gaps and enhance digitalization connectivity for MSMEs, as well as to identify potential future actions to facilitate regional cooperation.

# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.3 Implementation Summary

The implementation details of each activity are summarized as follows:

### 1.3.1 Activity Level

Component and Objectives	Approach	Activity	Remarks
Component 1	Preliminary research	Research on Status and Prospects of Digital Connectivity in Micro, Small and Medium Enterprises (MSMEs) in the Lancang-Mekong Countries on October 2021- April 2022.	Concrete recommendations to design workshop components
Component 2.1 Capacity Building Program	Online Workshop-I Let's Know You:	Digital Connectivity in the Lancang-Mekong Countries on December 20-22, 2021	High interests from the regional nationals
Component 2.2 Capacity Building Program	Online Workshop-II Let's Discover:	Facilitating Fintech and Digital Payment Inclusion for MSMEs in the Lancang-Mekong Countries on March 28-April 1, 2022	High interests from the regional nationals
Component 2.3 Capacity Building Program	Online Workshop-III Let's Do It:	Advancing Financial Access and Support Policy to Empowering MSMEs for Digitalization Inclusive Growth in the Lancang-Mekong Countries on June 20-22, 2022	High interests from the regional nationals

# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.3 Implementation Summary

### 1.3.1 Activity Level (Cont.)

Component and Objectives	Approach	Activity	Remarks
Component 2.4 Coaching and Action Plan Implementation	Online Synthesis and Evaluation Workshop-IV Let's Share it:	Synthesis and Evaluation Workshop on September 30, 2022	The AP implementation was extended to December as the COVID-19 outbreak in P.R. China
Component 3 Webinar	Hybrid forum	Let's Communicate: Webinar on Staying Ahead of Digital Acceleration on October 19, 2022	As a side event of Mekong Forum



# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.3 Implementation Summary

### 1.3.2 Output Level

Component and Objectives	Key Results	Indicators	Remarks
<p><b>Component 1</b> The research aimed for an evidence-based study to understand the current status, issues, challenges, and opportunities of digital connectivity for MSMEs in LM countries.</p>	<p>The findings were utilized as the inputs to the designed modules online workshops, which effectively respond to the needs of LM countries in the future.</p>	<ul style="list-style-type: none"> <li>- 1 research was carried out</li> <li>- 1 project recommendation was produced.</li> </ul>	<p>Appendix 1: Research</p>
<p><b>Component 2.1</b> - To highlight on the current condition, issues, and challenges associated with the digital connectivity in LM countries' MSMEs.</p> <p>- To exchange of views on them barriers to adoption and enhancement of digital connectivity by MSMEs in LM countries.</p> <p>- To identify potential future actions to be launched to facilitate regional cooperation.</p>	<ul style="list-style-type: none"> <li>-The regional experts and experts from CCLMVT countries shared the country's situation on digital connectivity and government support to MSMEs in response to COVID-19 crisis.</li> <li>- The experts accentuated the posed by the pandemic to advancing the digital transformation effort in the MSMEs sector.</li> <li>- The experts underscored the importance of connectivity and regional cooperation, power by transformative digital services, technologies and ecosystem.</li> <li>- The participants improved their knowledge on success pathways to adopt digital tools.</li> </ul>	<ul style="list-style-type: none"> <li>-11 experts from CCLMVT countries participated in the workshop to deliverer and exchanged views and recommendations.</li> <li>-3 experts from ASEAN, UNOSS, and ITU participated in the workshop to discuss on further Regional Digital Cooperation in the LM region.</li> <li>- 41 participants, 17 (58.5%) were male and 24 (41.5%) were female.</li> </ul>	<p>Appendix 2: Component 2.1 Report</p>

# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.3 Implementation Summary

### 1.3.2 Output Level (Cont.)

Component and Objectives	Key Results	Indicators	Remarks
<p><b>Component 2.2</b> -To highlights on the current condition, issues, and challenges associated with the Fintech and digital payment inclusion for MSMEs in LM Countries.</p> <p>- To exchange of perspectives on required infrastructure and enabling environment to support adoption of innovation financial solutions in LM countries.</p> <p>- To identify potential future actions to be launched to facilitate potential regional cooperation and collaboration opportunities in Fintech by MSMEs in LM countries.</p>	<p>-The regional experts and experts from CCLMVT countries shared the overviews on digital innovation and fintech for MSMEs, the fintech landscape, and policy responses targeting MSMEs.</p> <p>-The experts highlighted fintech solutions and digital payment as integrated financial technologies tools to empower MSMEs in practical ways through Fintech Inclusion as the critical driver of the economic recovery of MSMEs.</p> <p>- The participants improved their knowledge on Fintech and digital payment for MSMEs.</p>	<p>-14 experts from CCLMVT countries participated in the workshop to deliver and exchange views and recommendations.</p> <p>-9 regional experts participated in the workshop to discuss on digital payment inclusion for MSMEs.</p> <p>- 43 participants, 15 (34.9%) were male and 28 (65.1%) were female.</p>	<p>Appendix 3: Component 2.2 Report</p>

# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.3 Implementation Summary

### 1.3.2 Output Level (Cont.)

Component and Objectives	Key Results	Indicators	Remarks
<p><b>Component 2.3</b> -To highlight on the current progresses and challenges associated with financial inclusion for MSMEs.</p> <p>-To exchange perspectives on supportive policies/regulatory environment and financial ecosystem to accelerate digital transformation of MSMEs.</p> <p>-To identify possible actions to enhance regional cooperation and collaborative opportunities in facilitating a conducive financial ecosystem for MSMEs in the LM countries.</p>	<p>-The regional experts and experts from CCLMVT countries shared progresses on new digital technologies for financial inclusion and key areas where technology, and the innovation borne out of the digital economy can help overcome long standing barriers to growth faced by MSMEs, and better strengthen their resilience after post pandemic.</p> <p>- The experts explored digital financial services through innovations in Fintech that can provide loans and other microfinance services to MSMEs for accelerated growth via alternative credit risk modeling and low-cost, scalable digital channels.</p> <p>- The participants improved their knowledge on digital financial services and financial ecosystem to accelerate digital transformation of MSMEs.</p>	<p>-6 experts from CCLMVT countries participated in the workshop to deliver and exchanged views and recommendations.</p> <p>-6 regional experts participated in the workshop to discuss on digital payment inclusion for MSMEs</p> <p>- 44 participants, 21 (47.7%) were male and 23 (52.3%) were female.</p>	<p>Appendix 4: Component 2.3 Report</p>

# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.3 Implementation Summary

### 1.3.2 Output Level (Cont.)

Component and Objectives	Key Results	Indicators	Remarks
<p><b>Component 2.4</b> The workshop organized to reflect the experiences of participants on action plan implementation as well as discuss further steps to support forward digital connectivity in the LM countries for Post-Pandemic Recovery.</p>	<ul style="list-style-type: none"> <li>- MI provided technical and financial assistance to 6 localized action plans to promote digital connectivity in their respective countries.</li> <li>- The participants produced the action plans by adapting Knowledge acquired from the workshop.</li> </ul>	<ul style="list-style-type: none"> <li>-6 localized action plans were implemented.</li> <li>- 34 participants, 21 (40.9%) were male and 23 (36.4%) were female.</li> <li>-447 participants joined the knowledge sharing dissemination events organized by MI trained participants. P.R. China=257 (M160:F97) Cambodia=44 (M21:F23) Laos=40 (M39:F13) Myanmar=40 (M16:F24) Vietnam=30 (M7:F23) Thailand=24 (M10:F14)</li> </ul>	<p>Appendix 4: Component 2.4 Report</p>

# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.3 Implementation Summary

### 1.3.2 Output Level (Cont.)

Component and Objectives	Key Results	Indicators	Remarks
<p><b>Component 3</b> To deepen the understanding of critical topics for MSMEs' digitalization, share knowledge and perspectives from diverse experiences, and bring visibility to the multi-stakeholder webinar.</p>	<ul style="list-style-type: none"> <li>- The regional experts and experts from CCLMVT countries discussed vital areas where technology shared prospects of emerging digital technologies for MSMEs.</li> <li>- The participants improved their knowledge on importance roles critical move toward in digital era.</li> </ul>	<ul style="list-style-type: none"> <li>- 5 speakers from UNCDF, ERIA, Thai Fintech Association, UIBE and Pinduoduo joined session to underscore importance of digital acceleration in the region to achieve economic recovery.</li> <li>- The webinar highlighted step towards emerging digital technologies and e-commerce as the engine for Post COVID-19 recovery.</li> <li>- 85 Participants joined the webinar. Onsite=36 participants Online=49 participants</li> </ul>	<p>Appendix 5: Component 3 Proceeding</p>

# 1. PROJECT IMPLEMENTATION SUMMARY

## 1.3 Implementation Summary

### 1.3.3 Outcome Level

The one-year project contributed to human resource development required for advancing regional agenda in digital connectivity.

#### 1 Knowledge Improvement

The project engaged the regional experts and experts from CCLMVT from both public and private sectors over the course of three successive stages - Learning, Knowledge Transfer and Knowledge Sharing was observed to be an effective way to facilitate the knowledge on digital application process via action plan. It expanded the scope of beneficiaries, fostered wider networks for potential collaboration, resulted in positive changes to performance and provided the directions for future adoption of digital services in MSMEs. As a result, the participants adapted to carry out knowledge sharing events.

#### 2 Sustainability

The participants reported their action plans to utilize the knowledge acquired from the capacity development program. As an illustration, the action plan recommendation from Lao PDR stated that the project provided chances and facilitated enabling fintech and digital financial services to empower MSMEs' digitalization and become a critical element of the Institute for Industry and Commerce. As well as other CLMVT participants recognized that fintech and digital e-payments as emerging essentials tools and MSMEs had been gradually adopting fintech offerings. However, there is still significant room for improvement and integration in using fintech to facilitate access to financing and access and use of digital financial services.

In order to measure the mid-term outcomes, the MI team planned to follow-up with the participants within 6 months after the completion of the project.



# Summary of the Results

01



## Research

**One** research on " Status and Prospects of Digital Connectivity in Micro, Small and Medium Enterprises (MSMEs) in the Lancang-Mekong Countries" was produced.

02



## Experts

**3** international experts, **17** regional experts, and **34** national experts CCLMVT in the workshop.

03



## Activities

**5** capacity building events were conducted and **6** action plans were completed.

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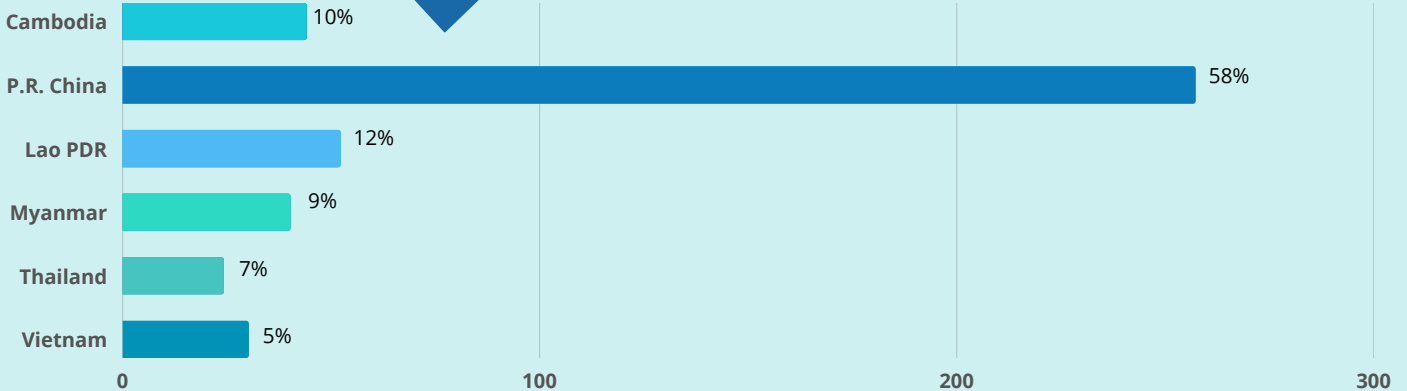
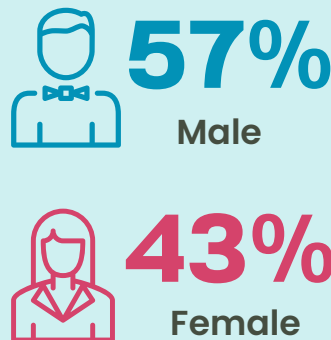
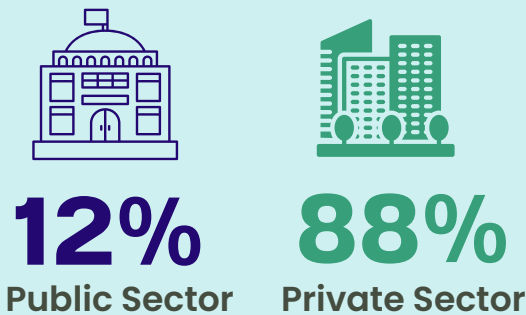
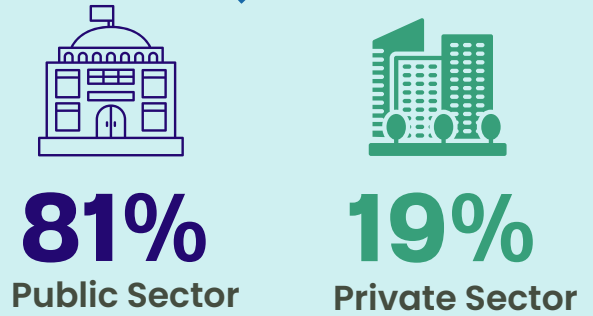
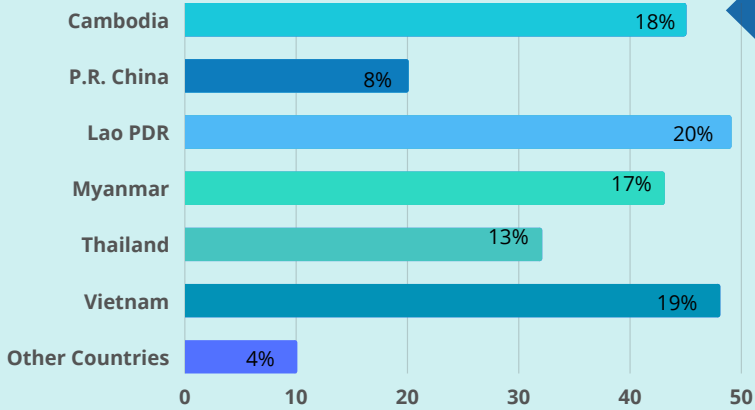
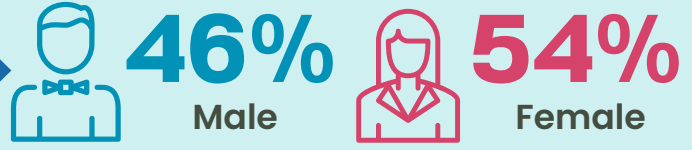


## Participants and Beneficiaries

**162** participants in workshops, **34** in the S&E workshop, and **85** in the webinar respectively.

**447** beneficiaries acquired knowledge disseminated by the MI trained participants.

# Project Performance Highlights



Contribution to Sustainable Development Goals



Contribution to Lancang-Mekong Cooperation Goals

# Highlights:

## Research Finding



### Lack of Awareness and Knowledge

- Lack of awareness
- Lack of knowledge



### Shortage of Expertise in Digitalization

- Lack of digital literacy (internet skills gap)
- Lack of industry ready graduates



### Cybersecurity Issues

- Data Fraud
- Data Theft
- Data Privacy
- Phishing Scams



### Information-related barriers

- Limited Information
- Misinformation
- Cross-language Information Access



### Fragmented Regulatory Environment

- Weak or non-existent regulation
- No central regulation



### Finance-related barriers

- High Capital Investment Cost
- High commission or transaction fees
- Access to finance
- Cash Flow constraints



### Reluctance to Change Business Process

- Data Fraud
- Interoperability
- Lack of willingness to change
- Fear of unknown



### Digital Divide

- Digital Infrastructure divide (e.g., high speed internet connection)
- Digital Readiness of the population
- Asymmetric market power
- Platform dominance

### Box 1: Barriers and challenges of digitalization in MSMEs in the Lancang-Mekong countries

An evidence-based report is a way for the project to communicate the issues and challenges faced by MSMEs in LM countries. This study has compiled the key barriers and challenges of MSMEs' digitalization drive from secondary research and summarized the crucial factor to recognize the complex challenges that digitalization presents for MSMEs.

A study identifies several barriers, including as:

- Lack of awareness and knowledge
- Cyber security issues
- Fragmented regulatory environment
- Reluctance to change business process
- Shortage of expertise in digitalization
- Information-related barriers
- Finance-related barriers
- Digital divide

Source: Research on status and prospects of digital connectivity in Micro, Small and Medium Enterprises (MSMEs) in the Lancang-Mekong countries, Mekong Institute (2022).

# Highlights:

## Case Study: Robinhood Thailand

Private Sector led to enhance the use of digital solutions by MSMEs

### Case Study



#### Digital platform

With no subscription fee, Robinhood allows MSMEs to enabling digital access to markets to realize and accelerate toward the digital economy.

#### Providing access to liquidity

Robinhood providing access to liquidity, MSMEs will have access to crucial financing to ensure survival.

#### Banking and financial service

Robinhood providing a loan or microfinance for the merchant in their food delivery application service.

#### Robinhood Academy

Robinhood is planning to support them by setting up “Robinhood Academy” as a training hub for assist to MSMEs in terms of digital skills, production, and market access.

### Box 2: Case Study on Platform Provider initiated digital services support to MSMEs

Robinhood is a Thailand homegrown food delivery platform developed by Purple Venture Co., Ltd, a subsidiary of SCBIOX. Robinhood, launched in early 2021 aims to support the society during COVID-19 under the service motto “app for small guys.” It aims to help small entrepreneurs adopt the digital platform especially in the wake of lockdown and social distancing measures during COVID-19. Robinhood supports MSMEs by providing the following supports:

- Robinhood does not charge subscription fees, gross profit (GP) fees, or other fees like other food delivery platforms.
- Robinhood commits to making funds available in merchants’ accounts within 1 hour after a food delivery service transaction has been completed. This significantly improves merchants’ liquidity and working capital for their business operations.
- As subsidiary company of banking and financial service, Robinhood sees the opportunity to support MSMEs to scale up their business by providing a loan or microfinance for the merchant in their food delivery application service. Access to bank loans for MSMEs has always been a barrier.
- To sustain MSMEs’ ability to do their business in the long term, Robinhood is planning to support them by setting up “Robinhood Academy” as a training hub for MSMEs.

Source: Research on status and prospects of digital connectivity in Micro, Small and Medium Enterprises (MSMEs) in the Lancang-Mekong countries, Mekong Institute (2022).

# Highlights:

## Capacity Building Program

December 2021 – June 2022



# Highlights:

## 6 Action Plans

### Action Plans



#### P. R. China

Dialogue and Training on "GMS Cross-border E-commerce"



#### Myanmar

Capacity Building on "Financial Inclusion and Holistic Development of MSMEs in Myanmar"



#### Cambodia

Workshop on "Enhancing Cambodia's MSME and E-commerce through Financial Access and Support Policies"



#### Thailand

Workshop on "Fintech – Fund Opportunity for MSMEs"



#### Lao PDR

National workshop on "Financial Access and Support Policy to Empower MSMEs' Digitalization in Lao PDR"



#### Vietnam

Workshop on "Advancing Financial Access and Support Policy to Empower MSMEs' Digitalization in Vietnam"

### Box 3: Action Plans

After workshops, the project provided grants to participants to implement group action plans at their work in countries to transfer the knowledge and skill learned from workshops, together with expert coaching on action plan implementation, encapsulating recommendations for further needs of each country for capacity development projects in the digital connectivity area for MSMEs.

A number of action plans focused on the need for more digital services or platforms, identifying skills needed in digital era, finding a way to promote access to digital connectivity, and exploring new innovative digital technologies have been carried out.



# Part II: Program Evaluation



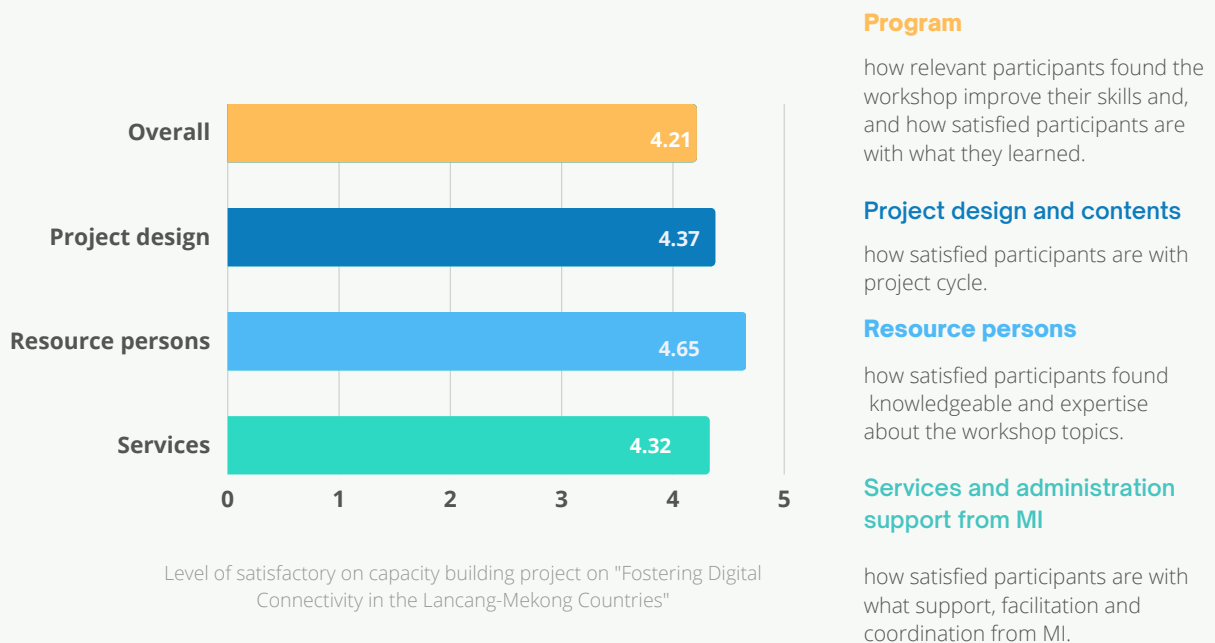
# Program Evaluation

The course employed after event evaluation method which aimed to assess the achievement of the program against participants' expectations. The organizer also aimed to get feedback and inputs for course improvement in the future. At the conclusion of the workshop, participants were given an online survey and asked to rate, on a scale of 1 to 5, how relevant they found the workshop improve their skills, how engaging they found the workshop, and how satisfied they are with what they learned. A standardized set of questionnaires was used including both closed- and open-ended questions on three major indicators:

<b>Key Indicator</b>	<b>Questions</b>	<b>Key measure</b>
<b>1- Overall level of satisfaction on the program</b>	<b>How relevant they found the program improve/ useful and overall satisfaction</b>	<b>Overall relevance and possibility for future application of this course</b>
<b>2- Level of satisfaction on project design and contents</b>	<b>How satisfied participants are with project cycle</b>	<b>Overall content covered in the project cycle and interaction among participants are appropriate</b>
<b>3- Level of satisfaction on services and administration support from MI</b>	<b>How satisfied participants are with what support, facilitation and coordination from MI.</b>	<b>Overall administration, facilitation and coordination are appropriate</b>
<b>4- Level of satisfaction on resource persons</b>	<b>How satisfied participants found knowledgeable and expertise about the training topics</b>	<b>The experts are knowledgeable about the topics and well prepared</b>

# Level of Satisfactory

Here, the results from participants were given an online survey and asked to rate.



Based on the results, the average rating for participants' overall level of satisfaction on the program is 4.21 showing that the participants were satisfied with the overall course content and express more that the content is practical and relevant to digital connectivity agenda. In term of services and administration support from MI, average rating is 4.32 showing that participants were keen satisfied with overall administration and coordination support in order to obtaining new knowledge and skills. As well as levels of satisfaction on project design and contents, average rating is 4.37. Lastly, participants were asked to assess the resource persons in terms of technical qualifications, cooperation and communication with participants, and the results showing that highly satisfied with resource person with average rating is 4.65.

 **84%**

**In total, eighty-four percent of respondents said they were mostly satisfied with overall of the program**



# Part III: Good Practices and Challenges



# Good Practices and Challenges

## 1. Good Practices

The training kept diversity and representation at its core.

### **Cross-cultural Learning Space**

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In order to pool unique and diverse experiences, the programs optimized knowledge sharing experiences among CLMVT participants by bringing the experts from international and regional development organizations based in the region.

### **Multi-Sector Representation**

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Along components, the project also brought the participants from both public and private sectors who are key stakeholders in nurturing MSMEs to embrace digital adoption.

### **Meaningful Action Plans**

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The project managed to develop the meaningful action plans which enhanced participants awareness over adoptions and actions in digital transformation and connectivity in the MSMEs sector.

### **Project Approach**

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Three successive stages- Learning, Knowledge Transfer, and Knowledge Sharing were observed to be effective way. It facilitated knowledge application via action plan, expanded beneficiaries, fostered wider networks for collaboration, improved MSME's performance, and provided growth directions.

# Good Practices and Challenges

## 2. Challenges

The project the project operation faced unexpected and significant challenges as the outbreak of the global pandemic disturbed over the planned activities. The challenges were noted as indicated below.

### **Delay in Action Plan Implementation**

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The implementation of the action plan has been delayed due to community quarantines and lockdowns. It was challenging for the participants to obtain approval from an authority.



# Part IV: Conclusion and Recommendations



# Conclusion and Recommendations

The project has clearly demonstrated that significant results should be achieved with a focus on technical assistance to support digital connectivity initiatives for MSMEs digitalization. The next step should be scaling up the magnitude of the project to broaden the project outcomes. The organizing team made the following recommendations by analyzing the feedbacks of the participants and observing the training in general for further improvements in the future.



## Onsite Capacity Building Program

The online events have limitations when it comes to effective communication. Thus, when the pandemic subsides, it is desirable to have onsite or hybrid program.



## Advanced Training on MSMEs Digitalization

Furthermore, it is recommended to have more expert dialogues and advanced training on knowledge on Digital Technologies for MSME's Digitalization with specific on fintech, digital payment, and digital financial services.



## Follow-up

The organizing team has the follow-up plan to inquire application of knowledge acquired from the workshops, and provide on-line support upon request.



# Participant Reflections



MI's workshop provides a deeper understanding of strategies for promoting the digitalization of MSMEs in the COVID-19 crisis. The activities also exposed participants to various digital tools nurturing MSMEs to embrace digital adoption. With MI, I aim to help MSMEs in the agriculture sector to digitalize their process.

*Ms. Malen Yoem*

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*Official, Farming System and Agricultural Economic Office, Department of Extension for Agriculture Forestry and Fisheries, Ministry of Agriculture Forestry and Fisheries, Cambodia.*



The project provided a platform to learn and exchange with experts and participants from different countries, both government and private sector, on how financial technology and digitalization will empower MSMEs toward the digital revolution.

*Mr. Burapong Voraraktara*

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*Managing Director,  
Account Plus Consult Biz Ltd.  
Thailand.*

# Appendixes:

## Appendix 1:

Component 1 Reseach

Research on "Status and Prospects of Digital Connectivity in Micro, Small and Medium Enterprises (MSMEs) in the Lancang-Mekong Countries" on October 2021- April 2022.

## Appendix 2:

Component 2.1 Activity Report

Online workshop on "Digital Connectivity in the Lancang-Mekong Countries"  
December 20-22, 2021

Component 2.2 Activity Report

Online workshop on "Facilitating Fintech and Digital Payment Inclusion for MSMEs in the Lancang-Mekong Countries" on March 28-April 1, 2022

Component 2.3 Activity Report

Online workshop on "Advancing Financial Access and Support Policy to Empowering MSMEs for Digitalization Inclusive Growth in the Lancang-Mekong Countries" on June 20-22, 2022

Component 2.4 Activity Report

Participants Action Plan and  
Synthesis and Evaluation Workshop on September 30, 2022

## Appendix 3:

Component 3 Proceeding

Webinar on Staying Ahead of Digital Acceleration on October 19, 2022





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